

Denise Subramaniam
Self-represented
13865 SW Walker Rd
Beaverton OR 97005
503-764-5300

**UNITED STATES DISTRICT COURT
DISTRICT OF OREGON
PORTLAND DIVISION**

LNV CORPORATION

Plaintiff,

v.

DENISE SUBRAMANIAM

pro per

Defendant

Civil Case No. 3:14-cv-01836

AFFIDAVIT

**AFFIDAVIT OF DENISE SUBRAMANIAM IN SUPPORT OF DEFENDANT'S
MOTION TO COMPEL LNV CORPORATION TO PRODUCE ITS NEVADA
BUSINESS LICENSE AND ITS PURCHASE AGREEMENT WITH GMAC-RFC
AND
IN SUPPORT OF HER OBJECTION TO LNV'S MOTION FOR SUMMARY
JUDGMENT**

I Denise Subramaniam, pro se, file this affidavit in support of my motion to compel Plaintiff, LNV Corporation ("LNV") to provide its Nevada business license and its purchase agreement with Residential Funding Corporation aka Residential Funding Company LLC that including the alleged conveyance of Defendant's deed of trust executed on March 10, 2008 and the deeds of trust/mortgages executed on March 10, 2008 for the other noticed related LNV/MGC/Beal victims. Her affidavit is also in support of her objection to LNV's motion for summary judgement which will be filed on or before September 8, 2015 as directed by the court.

Unlike LNV's counsel Defendant doesn't have a team of legal aids and attorneys to assist with preparing pleadings and exhibits. She will be filing a reply to LNV's response to her motion to compel however she is still preparing her objection to LNV's motion for summary judgment and its supporting exhibits so she prays the court will wait until she has done so before making a decision on her motion to compel.

Specific to the alleged "original" Note Defendant spoke with Dany Lantry who told her in a taped phone conversation that she could confidently say that she never signed any deed assignments or allonges for People's Choice because she was not an executive officer with People's Choice. She also said she had never seen an allonge with a "canceled" stamp on it.

Respectfully Submitted,

/s/ Denise Subramaniam

Denise Subramaniam

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a true and correct copy of the foregoing document was served upon all counsel of record, pro-se parties and the United States Attorney General and the Attorney General of the State of Oregon via the Court's CM/ECF system, email, and/or regular mail, and/or certified mail with return receipt requested.

U.S. Department of Justice
Loretta Lynch,
U. S. Attorney General
950 Pennsylvania Avenue, NW
Washington, DC 20530-0001
202-514-2000

Gabrielle D. Richards | Perkins Coie LLP
1120 NW Couch Street
10th Floor
Portland, Oregon 97209-4128
D. +1.503.727.2255
F. +1.503.346.2255
grichards@perkinscoie.com

Respectfully Submitted,

/s/ Denise Subramaniam

Denise Subramaniam

STATE OF OREGON
COUNTY OF WASHINGTON

AFFIDAVIT

I Denise Subramaniam am over the age of eighteen (18) years. I reside in Beaverton Oregon and have never been convicted of a crime. I'm fully competent to make this affidavit. The testimony contained herein is of my personal knowledge and experience. I swear under the penalty of perjury and under the laws of Oregon and the United States that my testimony herein is true and accurate.

I'm a member of a growing group of victims targeted by LNV Corporation and its owner D. Andrew Beal for mortgage and foreclosure fraud. LNV claims that beneficial interest in the deed of trust to my property was conveyed to it by Residential Funding (GMAC-RFC) via an assignment of deed of trust endorsed by Betty Wright and notarized by Diane M. Meistad executed on March 10, 2008. LNV has produced similar assignments all executed on March 10, 2008 and signed by either Betty Wright or Michael Mead on behalf of GMAC-RFC (or MERS or other financial institutions for which they were never employed) and notarized by Diane M. Meistad. These assignments were in fact mailed or electronically transferred (i.e. wire transfer) to county land recorder's offices in several counties and states by MGC Mortgage Inc. and they are being and have been used in foreclosure actions against several other victims, including but by far not limited to: Catherine Gebhardt in Tennessee, Marcia and Christopher Swift in Illinois, Rhonda Hardwick in Indiana, Tuli Molina in Arizona, Robynne A. Fauley in Oregon, Michael and Tarnetta Sadler in Michigan, and Robert Allison in New York, none of whom defaulted on their mortgages due to their own actions.

These documents were prepared in a manner consistent with the conspiracy crimes of Lorraine Brown. These documents all state that they were prepared by MGC Mortgage Inc. (also owned by D. Andrew Beal) and request that after they are filed with the respective county land recorder's office they are to be returned to MGC Mortgage Inc. at 7195 Dallas Parkway, Plano Texas 75024.

Our group of LNV/MGC/Beal victims have investigated the parties whose signatures appear on the deed/mortgage assignments and alonges specific to our own cases. We investigated not just those deed/mortgage assignments alleging to convey interest to LNV but the prior assignments. When we compared our own such documents to each others' the level of fraud involved in the production of these documents as well as the source of these documents became more apparent.

Most of these documents contain information designating LPS, LSI (a subsidiary of LPS) and/or Fidelity (the parent corporation of LPS) as a party involved in the preparation of these documents. LPS (an acronym for Lender Processing Services) and its parent corporation Fidelity were named as corporate vehicles in the criminal indictment for mail and wire fraud conspiracy by the United States against Lorraine Brown who was ultimately convicted of this conspiracy and artifice to defraud. MGC employee Bret Maloney admitted under oath that MGC's subservicers including Dovenmuehle Mortgage Inc. use the "LPS Desktop" software to produce these documents. Dovenmuehle Mortgage Inc. is on a list of LPS service providers we (the group of LNV/MGC/Beal victims) discovered online.

LVN/MGC/Beal victims Christopher and Marcia Swift have documents endorsed by Carol Chapman. They found a trade publication reference specific to Carol Chapman and Lorraine Brown training GMAC employees. The warning letter sent to MGC by the Texas Attorney General obtained by Dallas WFAA investigative reporter Brett Shipp is included as an exhibit to either my notice of constitutional questions or my notice of related cases references Ally employees as being involved in a ro-bo signing scheme (Ally acquired GMAC).

On mortgage related documents bearing a Betty Wright, Micheal Mead and/or a Jason J. Vecchio signature these individuals have claimed they were executive officers of numerous financial institutions and of MERS when, in fact, they were not because they were employed by GMAC. This is consistent with the manner and means of Brown's criminal conspiracy acts.

I phoned both Diane Meistad and Micheal Mead to validate the information on my own assignment of deed and to gather information about the transaction between GMAC-RFC and LVN which resulted in all these March 10, 2008 assignments of deed/mortgage which the above named individuals signed. I phoned every "Betty Wright" I could find in Minnesota and none of these Betty Wrights were ever employed by GMAC-RFC or any other GMAC subsidiary or any financial institution. It is probable that "Betty Wright" was a fictitious name used by GMAC-RFC employees like the name "Linda Green" was used by Lorraine Brown in the commission of her crimes.

Terry Howard another LVN/MGC/Beal victim in Conneticut witnessed my phone call with Diane Meistad. She provided an affidavit to support my notice of related cases. Her affidavit also supports my motion to compel and my opposition to LVN's motion for summary judgment.

Diane Meistad told us she was employed for several years by GMAC/Residential Funding Corporation aka Residential Funding Company LLC (GMAC-RFC) and that at times her paycheck was issued by GMAC at other times by Residential Funding. She also told us that Michael Mead and Betty Wright were GMAC employees. When I asked her why so many of these assignments were dated March 10, 2008 she told me she remembered a big deal with LVN in 2008 and explained how they were signing documents for a long time for that deal. Our conversation with Diane Meistad made it clear to us that all these March 10, 2008 assignments to LVN were part of a single transaction. As a matter of normal business procedure this transaction would have been documented through an agreement or other contract. The terms of this agreement, its conveyances and the explicate conditions and/or exclusions placed on these conveyances are material to any factual determination about whether any legal conveyance of beneficial interest in the deeds/mortgage of property belonging to me and the other LVN/MGC/Beal victims ever occurred.

My phone call with Michael Mead was recorded. He was very evasive and did not want to admit to signing anything. He confirmed he used to work for GMAC but said he left GMAC in 2008. This is understandable because he may know that other individuals were signing his name to mortgage related documents, and signing as executive officers of multiple financial institutions. He still works in the banking industry so I'm sure he is aware of the criminal conviction of Lorraine Brown; I got the impression from my phone conversation with him that he wanted to distance himself from his GMAC experience.

Michael Mead has electronically signed numerous documents filed with the Securities and Exchange Commission in behalf of GMAC and GMAC-RFC. Other LVN/MGC/Beal victims and I have found numerous documents bearing a "Michael Mead" signature. I personally

compared several of these signatures and it is apparent to me that multiple individuals were making these alleged Michael Mead signatures. I've attached a comparison of some of these signatures along with a comparison of Betty Wright signatures from numerous mortgage related documents. Even to an untrained eye the differences between these signatures indicate they were made by more than one individual. The manner in which these documents were signed is consistent with Brown's criminal conspiracy acts for which she was convicted.

Before becoming disabled and unable to work I enjoyed a twenty (20) year career in the software industry. I began my career by writing software documentation. I taught myself the SQL (Structured Query Language) the standard interactive and programming language for getting information from a database and for updating a database. The software companys I worked for produced highly specialized database applications for business to business use. My ability to understand this complex software led to a position in technical support, then my ability to understand the programming behind these applications (also self-taught) and my ability to pin point bugs in the code and direct other engineers to these problems; along with my ability to solve complex problems led to my becoming a software engineer. I've attached my resume to my affidavit. Prior to my work in the software industry I worked in publishing both as a reporter and as a production specialist. This involved expertise in the use of graphic arts software. I have expert level skills in software like Adobe PhotoShop© and as a result I understand how easy it is to create computer generated forgeries.

I viewed the document which LNV claims is my "original" Note. My professional conclusion after this examination of it is that it is a computer generated forgery. Before I explain why it is a forgery I just received a call from JPMorgan Chase's executive office that I've been awaiting. I requested information specific to the alleged allonge endorsed by Dana Lantry with the word "canceled" stamped on it. I wanted to know what that "canceled" stamp meant. The phone conversation was recorded. According to Denise Price they cannot tell me because they did not generate the "canceled" stamp. The records in Chase's possession don't have such a stamp.

The Note I viewed appears to have been artificially aged. I didn't sign the original Note in the shade/color of ink that filled my initials and signature on this forged document. Adobe PhotoShop© allows one to isolate a signature from a photocopy and fill it with a color to make it look like an original signature. I'm certain this is what was done. When a pen makes a stroke the ink is not evenly distributed throughout the stroke, the signatures I examined had ink evenly distributed in such a way that it could only have been produced by filling it electronically then printing it with a color printer.

When a pen is used to write on paper it makes a dent or indent on the reverse side of the paper. This alleged original Note and the alleged Dana Lantry signed allonge cannot be authentic because when you examine the reverse side of the paper no indent exists behind my signature and initials consistent with a computer generated forgery. However there is an indent impression of the Dana Lantry signature on the backside of the paper containing her signature; which is the frontside of the last page of the alleged original Note. This shows in the photographs I took which are attached to my affidavit. This indicates the Dana Lantry signature was made recently and is not computer generated. This is an intentional attempt to deceive.

This Dana Lantry signed allonge is the same allonge with the "canceled" stamp which Denise Price from JPMorgan Chase's executive office said they did not add to the document. This can only mean that LNV (i.e. D. Andrew Beal) added the "canceled" stamp. Also since the Note

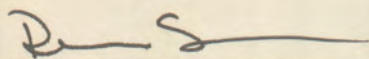
I was shown had this allonge printed on the backside of the last page of the Note the fact that this allonge was not submitted to the court by MGC in related Case No. 3:12-cv-01681-MO in 2012 raises further suspicion about the authenticity of this allonge.

It can be deduced that this suspicious allonge was manufactured and added to the back page of a color enhanced copy of the Note sometime after 2013 when Case No. 3:12-cv-01681-MO was dismissed. The signature of Dana Lantry was most likely forged by a current employee of D. Andrew Beal. This signature is inconsistent with the Dana Lantry signatures on the assignment of deed of trust filed with my county land recorder's office in 2006. And with other Dana Lantry signatures. Like with the Michael Mead and Betty Wright signatures it appears even to the untrained eye that different individuals are making these signatures. See attached comparison of Dana Lantry signatures.

I was able to speak on the phone with the Dana Lantry who worked for Peoples Choice. She had worked for One Stop Mortgage which was purchased by Aames. Neil Kornswait was the owner of One Stop Mortgage and she said they just took the name Aames and Kornswait ^{worked for} ~~became the~~ _{PS} CEO of Aames which was the original lender in the noticed related case of JoAnn and Samuel Brietling. My phone conversation with Dana Lantry was recorded. She explained that allonges were "old school" and that they were filed with the county recorders office like with deeds of trust. She said after around the year 2000 MERS was used and they never did allonges after that; or even deed assignments because it was all handled through MERS. She said she would not have signed an allonge or a deed assignment in behalf of People's Choice because she was not an executive officer. She also said she had never seen an allonge with a "canceled" stamp on it and she most definitely never signed one with a "canceled" stamp on it.

I have read that altering an instrument with intent to decieve for personal gain constitutes the criminal felony act of forgery.

Further Affiant sayeth not.

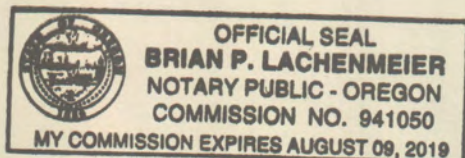


Denise Subramaniam
13865 SW Walker Rd
Beaverton OR 97005
503-764-5300

Personally appeared before me, a notary public in and for Washington county Oregon, the above signed Denise Subramaniam on the 3 day of September, 2015.



Notary Public, State of Oregon



SECURED NOTE

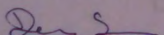
This is a uniform instrument with limited variations in some jurisdictions. In addition to the protections of the Uniform Commercial Code, this Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), the same date as this Note, protects the Note Holder from possible losses that might result if I do not keep the terms of this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by Applicable Law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender also may require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.


DENISE SUBRAMANIAM

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

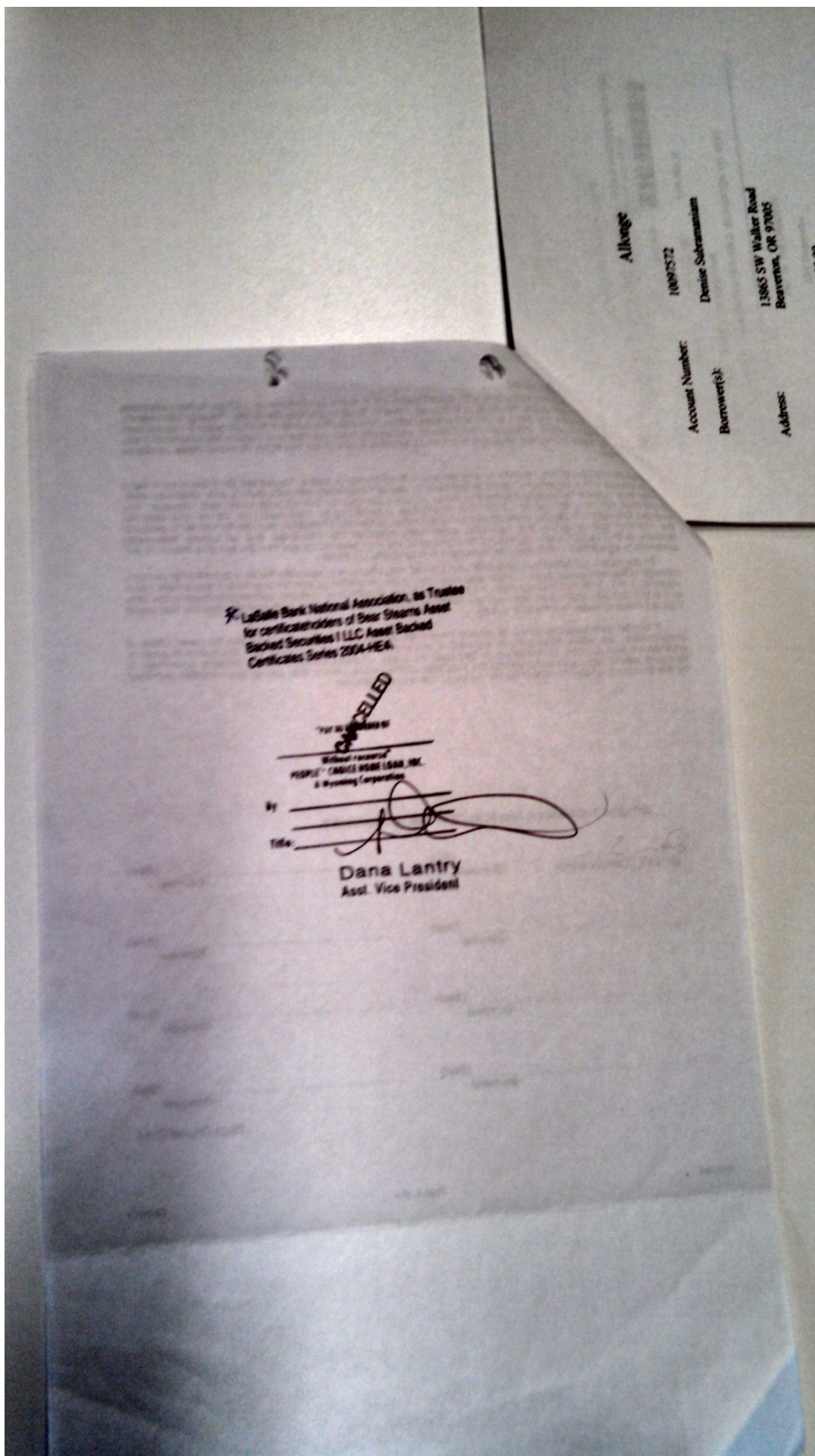
(Seal)
-Borrower

[Sign Original Only]

This is the last page or signature page of the alleged original note.

The reverse side of this page contains a "Dana Lantry" signature.

Note my signature appears in blue.



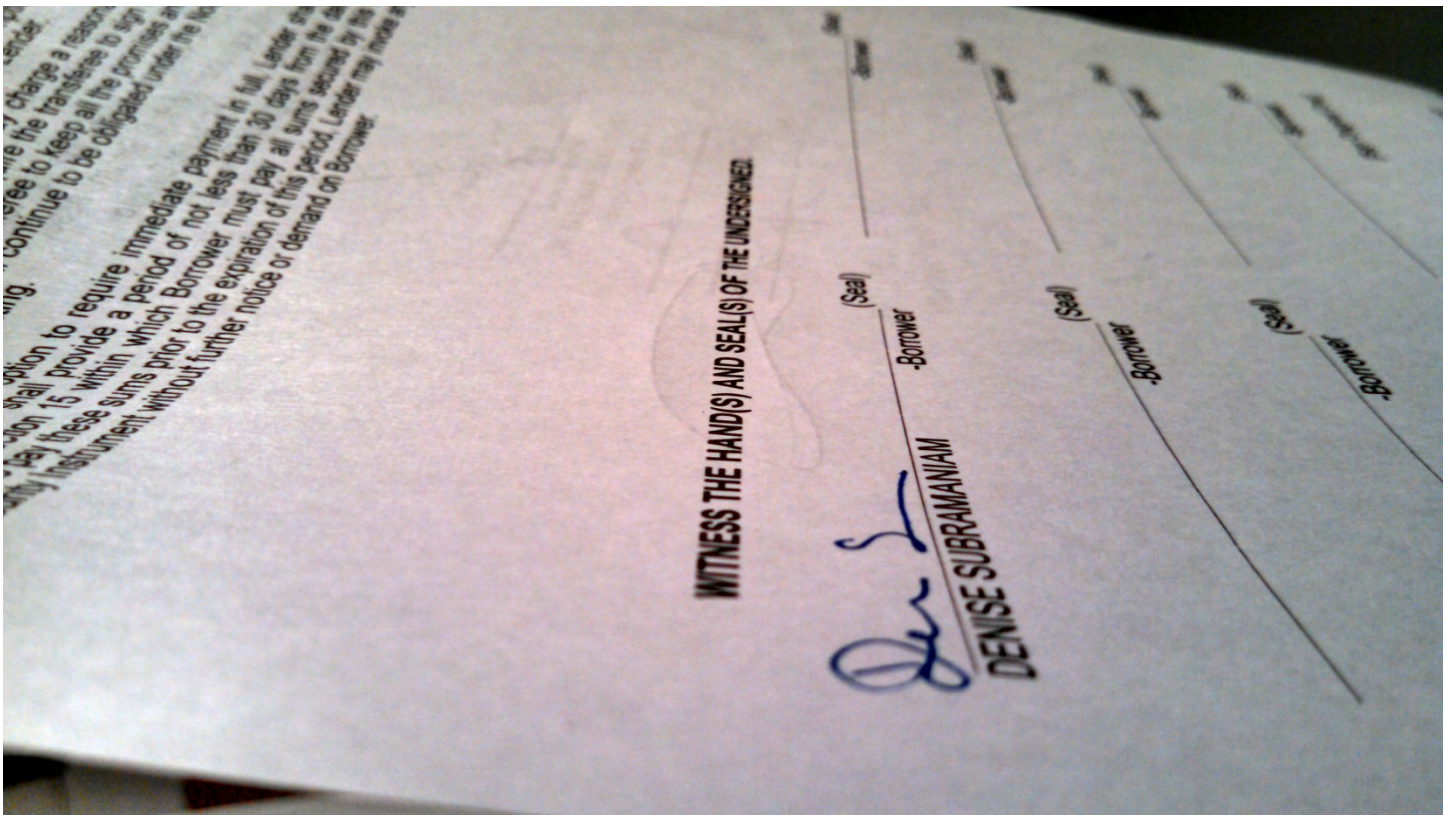
This is the reverse side of the last page or signature page of the alleged original note.

The "Dana Lantry" signature is in black.

The word "cancelled" is stamped across the line below the words "Pay to the Order of"

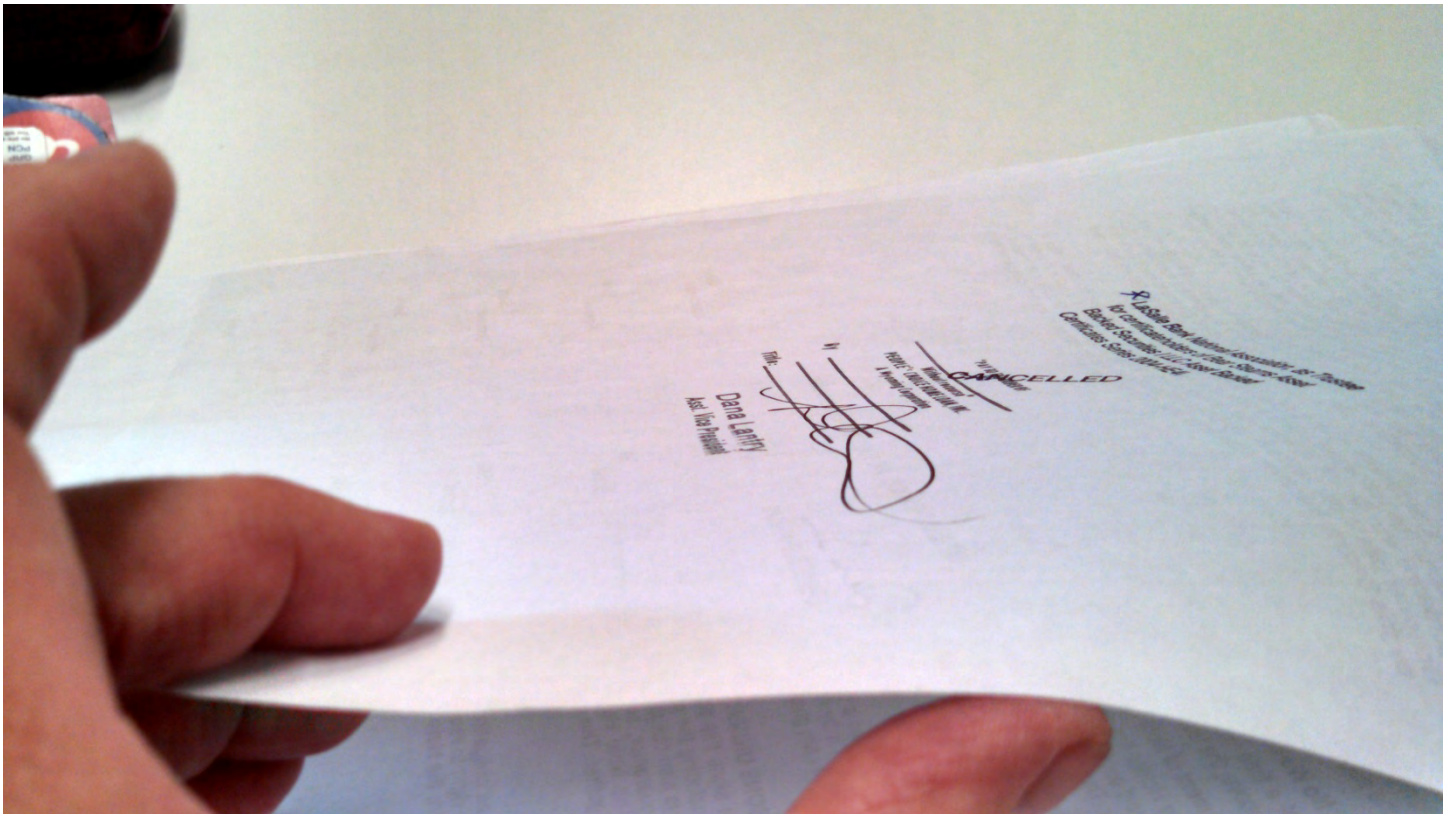
Dana Lantry said she was not an executive officer for People's Choice and therefore didn't sign documents requiring the signature of an executive officer when she worked for People's.

I have never located any other deed assignment or allonge signed by Dana Lantry for People's although I have found them for Aames and One Stop Mortgage.

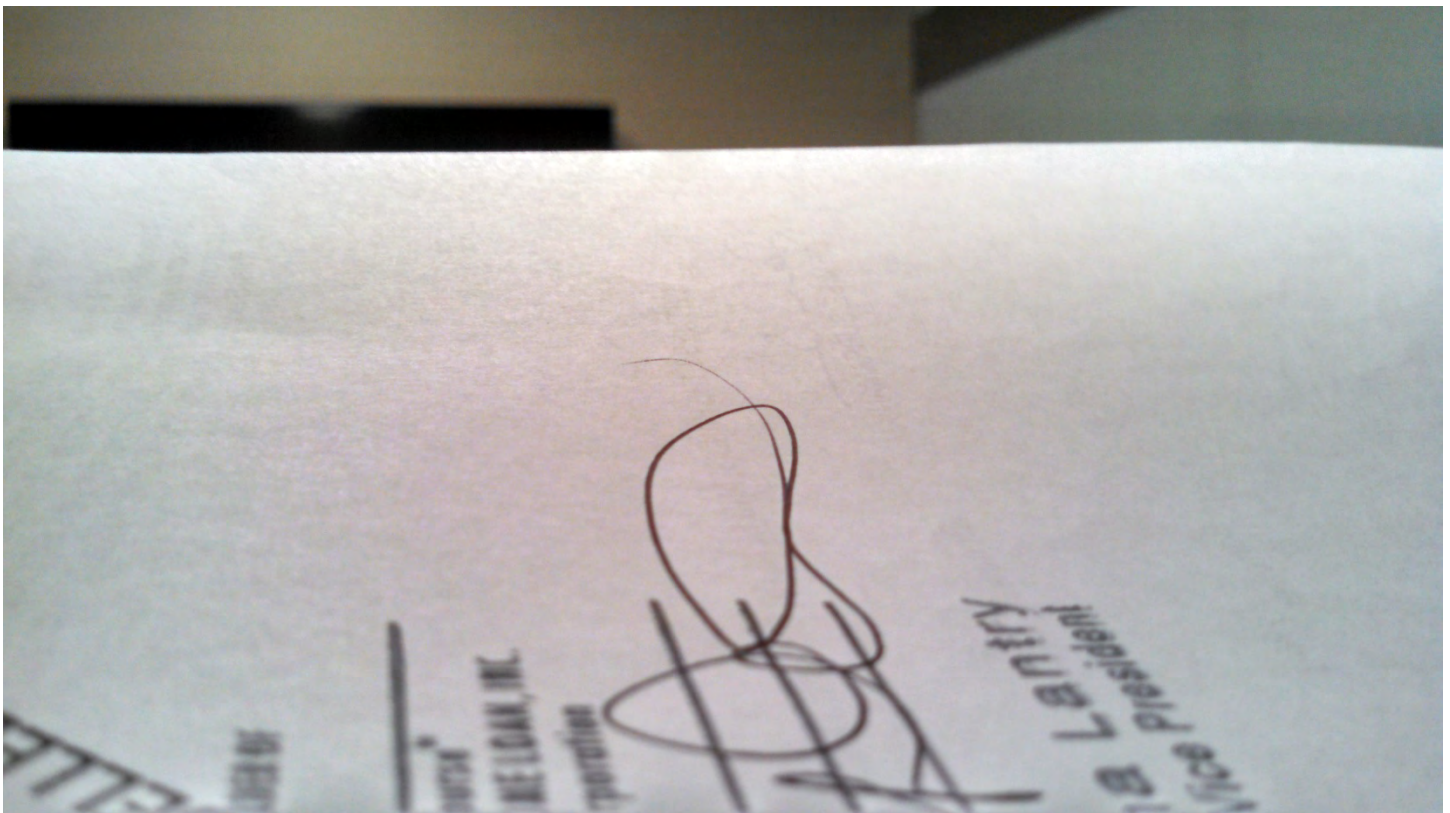


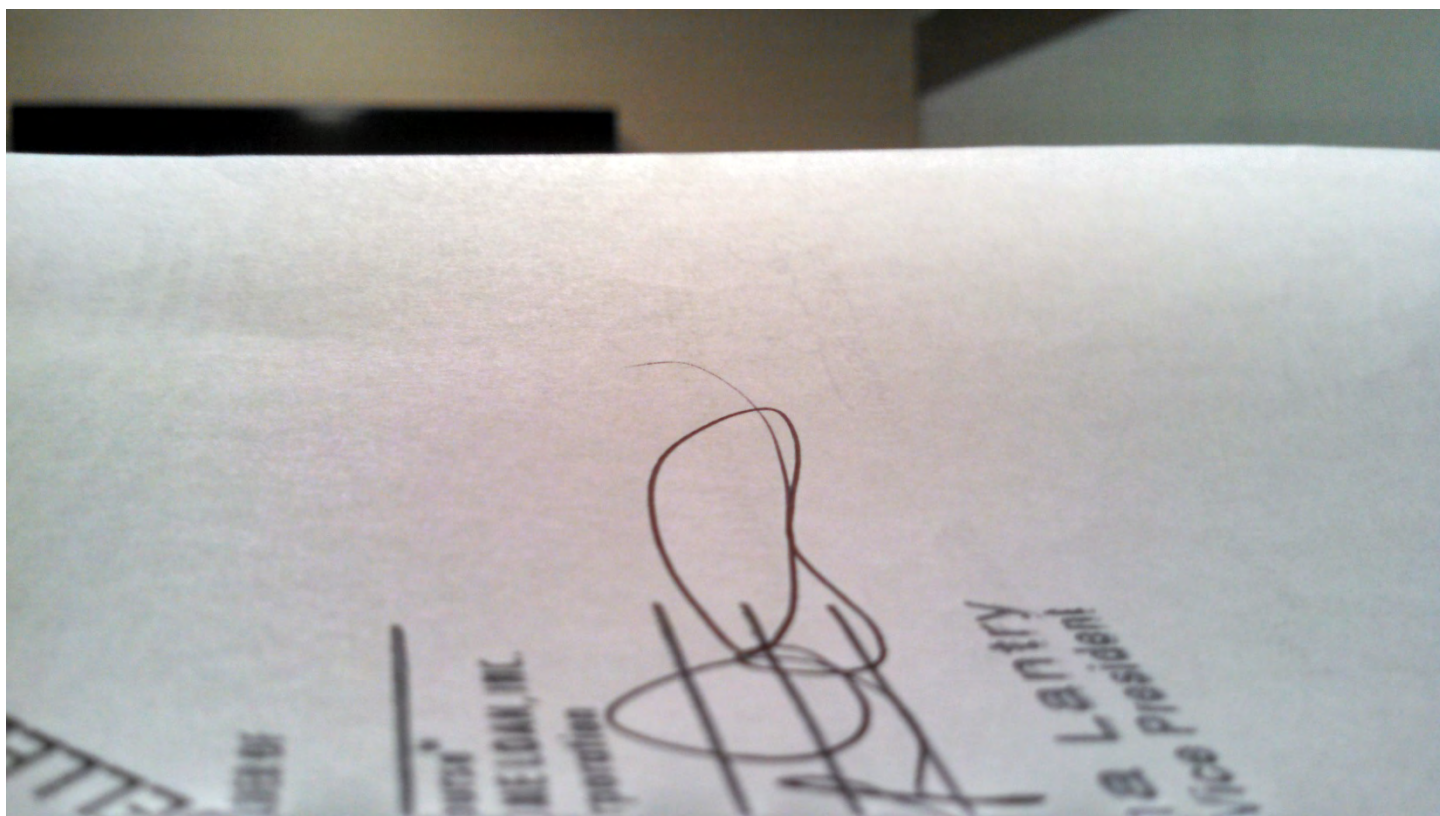
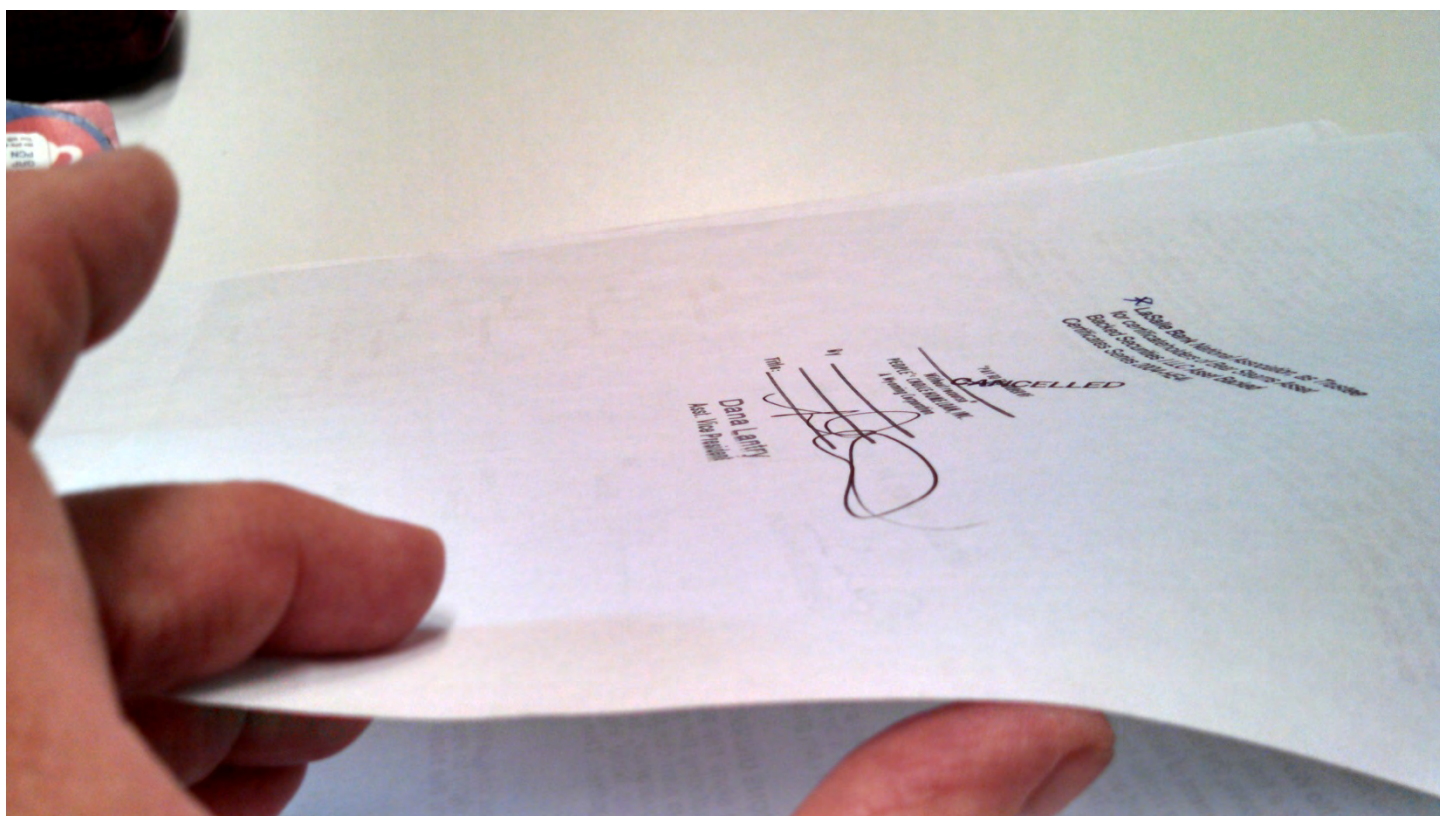
Here you can clearly see the dent made by pressure of the pen on the reverse side of the page with the “Dana Lantry” signature on it (the endorsement with the “cancelled” stamp on it.

You can also see how thick and consistent the blue color is distributed within my signature – an indication of filling in the signature with blue in PhotoShop© and printing it with a color printer.



When you look for the dent my signature made by pressure of the pen on the reverse side of the page where the “Dana Lantry” signature is; there is none. No matter how close you get or how you angle the paper it won’t show up because it’s not there. Another indication my signature was not “original” but a color enhanced copy made in PhotoShop©. You can see the color showing through but no pressure dent.





PAY TO
Without recourse
PEOPLE'S CHOICE HOME LOAN, INC.
A Wyoming Corporation

le: _____

Dana Lantry
Asst. Vice President

Notice the "Dana Lantry" signature with the pressure dent looks very different from the "Dana Lantry" signature on the allonge. Compare these signatures with the one on the 2006 assignment of deed on the next page and the other "Dana Lantry" signatures from my earlier comparisons.

PEOPLE'S CHOICE HOME LOAN INC.
A Wyoming Corporation

Dana Lantry
Vice President

27

RECORD AND RETURN TO

GMAC-RFC

One Meridian Crossing, Suite #100

Minneapolis, MN 55423

RECORD CENTER AND DOCUMENT

ROUTING 03-03-40

LITTON # 18099663

Washington County, Oregon

06/28/2006 03:24:13 PM

2006-077542

D-MA

Cnt=1 Stn=22 I REED

\$10.00 \$6.00 \$11.00 - Total = \$27.00



00974310200600775420020021

I, Richard Hobernicht, Director of Assessment and Taxation and Ex-Officio County Clerk for Washington County, Oregon, do hereby certify that the within instrument of writing was received and recorded in the book of records of said county.

Richard W. Hobernicht
Richard W. Hobernicht, Director of Assessment and Taxation, Ex-Officio County Clerk

**ASSIGNMENT OF DEED OF TRUST** 10335983

For Value Received, PEOPLE'S CHOICE HOME LOAN, INC., a WYOMING CORPORATION

, holder of a Deed of Trust (herein "Assignor") whose address is
7515 IRVINE CENTER DR., IRVINE, CA 92618

, does hereby grant, sell,
assign, transfer and convey, unto Homecomings Financial Network, Inc.

, a corporation
organized and existing under the laws of (herein "Assignee"),

whose address is **ONE MERIDIAN CROSSING, SUITE 100, MINNEAPOLIS, MN 55423**,

a certain Deed of Trust, dated 02/10/2004, made and executed by
DENISE SUBRAMANIAM

to Paul S. Cosgrove, Lindsay Harte, Law Off

Trustee, upon the
, State

following described property situated in WASHINGTON
of Oregon:

~~SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS EXHIBIT~~
(A.P.N. #: R29757)

LEGAL DESCRIPTION:

LOT 4, BLOCK 2, DEVONSHIRE, IN THE COUNTY OF WASHINGTON AND STATE OF OREGON.

such Deed of Trust having been given to secure payment of ONE HUNDRED SEVENTY-SIX THOUSAND
AND 00/100 (\$176,000.00)

(Include the Original Principal Amount)

which Deed of Trust is of record in Book, Volume, or Liber No. , at page (or
as No. **1004-019937**) of the Records of WASHINGTON

County, State of Oregon, together with the note(s) and obligations therein described, the money due and to
become due thereon with interest, and all rights accrued or to accrue under such Deed of Trust.

Oregon Assignment of Deed of Trust
with Acknowledgment

VMP-995W(OR) (9711).04

11/97

Page 1 of 2

VMP MORTGAGE FORMS - (800)521-7291

#10097572

FIDELITY NATIONAL TITLE CO.

41-420467

TO HAVE AND TO HOLD, the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of the above-described Deed of Trust.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Deed of Trust on

12-29-05

John Cardenas
Witness John Cardenas

Carmel Mullins
Witness CARMEL MULLINS

Attest

Seal:

This Instrument Prepared By: First American Title Insurance Company, address: 200 SW Market, #150, Portland, OR 97201, tel. no.: (503) 790-7890

State of CALIFORNIA
County of ORANGE

This instrument was acknowledged before me on 12-29-2005
by DANA LANTRY, Asst. VICE PRESIDENT

as

PEOPLE'S CHOICE HOME LOAN INC.

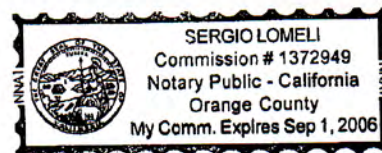
of

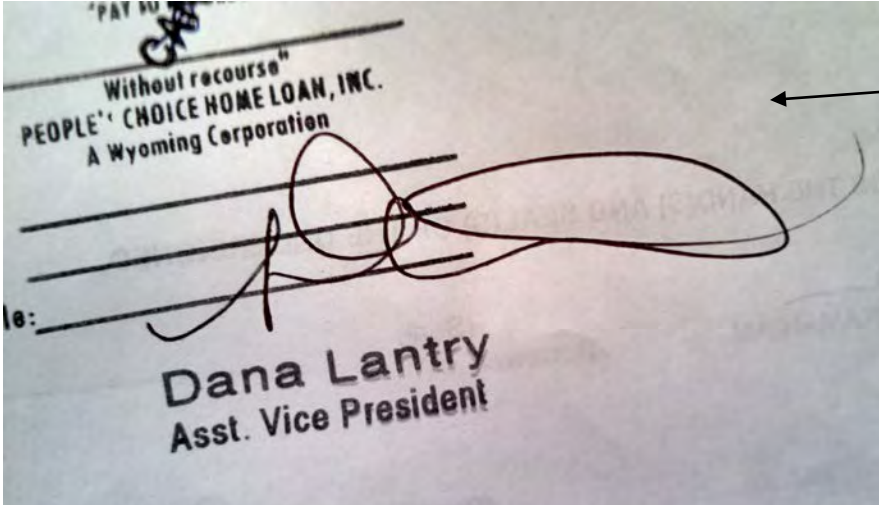
Sergio Lomeli
Sergio Lomeli

L/MP -995W(OR) (9711).04

Page 2 of 2

#10097572





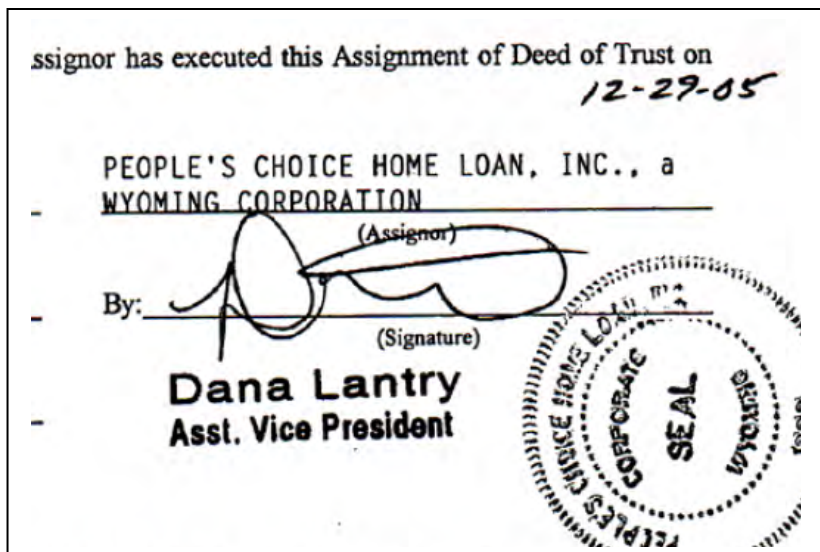
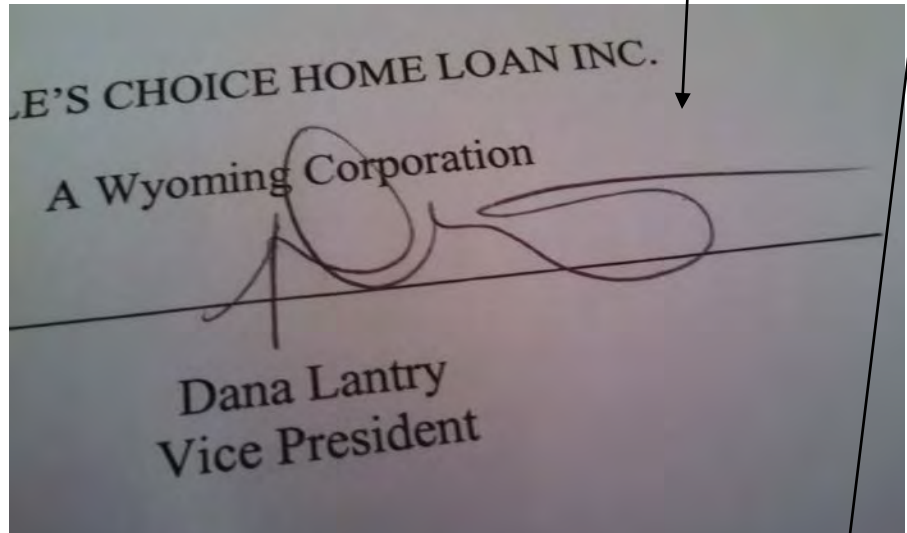
The close-up “Dana Lantry” signature to the left is the one from the reverse side of last page or signature page of the alleged “original” note.

The close-up “Dana Lantry” signature below to the right is from the second allonge.

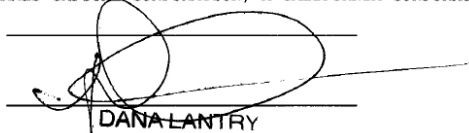
The one below it is from the 2006 deed assignment.

Notice that she is “Asst. Vice President” in the one above from the reverse side of last page or signature page of the alleged “original” note.

On the second allonge she “Vice President and on the Assignment is “Asst. Vice President” while she told me in a recorded phone conversation that she was not an executive officer with People’s Choice and never signed any deed assignments or allonges.



AAMES CAPITAL CORPORATION, A CALIFORNIA CORPORAT


DANA LANTRY
AUTHORIZED AGENT

Dana Lantry signature as Authorized agent for Aames Capital Corporation on an assignment of Deed of Trust filed in DeSoto County Mississippi in 2000.

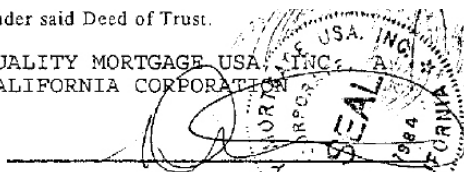
the money due and to become due thereon with
Aames Funding Corporation
A California Corporation


DANA LANTRY
VICE PRESIDENT

Dana Lantry signature as Authorized agent for Aames Funding Corporation on an assignment of Deed of Trust filed in DeSoto County Mississippi in 2002.

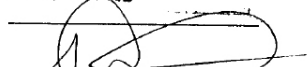
: under said Deed of Trust.

QUALITY MORTGAGE USA, INC., A
CALIFORNIA CORPORATION


DANA LANTRY
ASSISTANT VICE-PRESIDENT

Dana Lantry signature as Assistant Vice President of Quality Mortgage USA on an assignment of Deed of Trust filed in DeSoto County Mississippi in 1994.

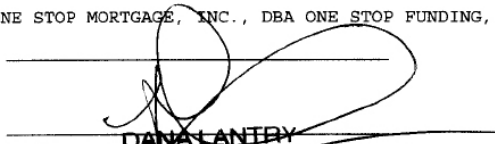
the money due and to become due thereon with
AAMES FUNDING CORPORATION, A
CALIFORNIA CORPORATION, DBA
AAMES HOME LOAN
3347 MICHELSON DR., STE. 300
IRVINE, CA 92612


DANA LANTRY, VICE PRESIDENT
PREPARED BY AAMES
4011 C. L. BARTON BLVD. - 49th Fl.

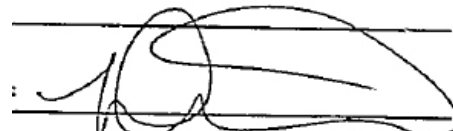
Dana Lantry signature as Vice President of Aames Funding Corporation on an assignment of Deed of Trust filed in DeSoto County Mississippi in 2000.

I never found any deed assignments where Dana Lantry signed in behalf of People's Choice. Which is consistent with what she told me.

ONE STOP MORTGAGE, INC., DBA ONE STOP FUNDING,


DANA LANTRY
Vice President

Dana Lantry signature as Vice President of One Stop Mortgage, Inc. on an assignment of Deed of Trust filed in San Bernardino County CA in 1999.


DANA LANTRY
ASSISTANT VICE-PRESIDENT

Dana Lantry signature as Assistant Vice President of Quality Mortgage USA on a 1999 assignment of Deed of Trust filed in Forsnth County North Carolina.

Denise Subramaniam

971-275-7618



SKILLS SUMMARY

- Strong database and software/web application architecture and data modeling across relational database management systems
- More than 18 years full SDLC (software development lifecycle) experience; hands-on in each stage of the SDLC.
- Exceptional business requirement analysis with strong database and software application and external/internal web based design and development skills.
- Expertise in data analysis, data conversion, data and database integration, data quality and validation, database reporting; data warehousing; SQL; PLSQL; T-SQL
- Proven analytical and problem solution skills; identifies issues and articulates solution strategies to resolve problems across varied platforms; effective use of data management processes and tools; history of innovation and creativity.
- Specializes in efficiency analysis and development of business processes and standards to improve data validation during development and maintenance processes of database applications.
- Exceptional communication and technical documentation skills and experience with intercultural and globally dispersed teams.

SOFTWARE

Operating Systems & Environments

MS Windows 3.0, 3.1, 95, 98, 2000, NT, ME, XP, Vista) Macintosh; OS/2; Linux; LAMP; Unix

Programming

PHP, PEAR, HTML; DHTML; Ajax; JavaScript; css; rss; Flex, Java, XML, TCL, Open ACS; SQL, PL SQL; Transact SQL; Visual Basic; .ASP, .Net, Crystal Enterprise, Visual C++, C, Python, UNIFACE, UML, DDL, Perl, COM/DCOM

Databases

Oracle 11g database & earlier versions, Oracle Enterprise Manager, Oracle SQL Plus, ETL, Microsoft SQL Server; MySQL, PostgreSQL, DB2, Solid, MS Access, SQL*Net, Enterprise Server, Oracle tools, Toad Data Modeler, Visio, Case Logic Data Modeler, Master Data Management; familiar with CA ERwin and Rational Rose Data Modeler

QA& Source Control Tools

SVN, CVS, RCS, PVCS Tracker, QARun, QATracker, TeamTrack, Perforce, Microsoft SourceSafe

Other

Fusion Charts, JDBC, ODBC, Crystal Reports; Toad; Jakarta; Apache; Tomcat; Oracle 9i Application Server; Visio; Siebel, Intel's PDK & Video Conferencing; NetMeeting; ActiveX Control Pad; Adobe PageMaker; Quark Express; CorelDraw; PhotoShop; Lotus Notes; ACT!; MS Project; MS Office Suite; WordPerfect; MS Outlook, MS Internet Explorer, Netscape, Mozilla Fire Fox

RELEVANT EMPLOYMENT

Sept. 2003 to present – Sr. Systems Analyst/Developer, Expert Database Solutions (SAI Database Experts), Beaverton, OR

SAI Database Experts is a software consulting firm that specializes in delivering quality enterprise database applications; as well as reporting solutions including Crystal Reports 10, business analysis, browser-based GUI design, database design, database analysis, data conversions, and data validation. SAI Database Experts supports Oracle, MS SQL Server, MySQL, PostgreSQL, PHP, PEAR, Ajax, Java, JavaScript, css, HTML, DHTML. SAI Database Experts also is developing a suite of business web applications designed to meet the needs of smaller businesses under a SaaS delivery model.

WEBSITES: <http://sai-database-experts.com> - <http://www.expert-database-solutions.com> - <http://www.ihostdata.com>

Duties:

Database Consulting

Provides database consulting services for a number of clients including the Los Angeles Unified School District and the City of Portland. Services include: business analysis, data modeling, data conversions, database analysis, database application architecture design and development. Some recent projects are a system for dental clinics developed in Flex 3.0 with a MySQL database; and an online e-commerce website for a currency exchange business.

Web and database architect/developer

Designed and developed internal browser based web applications, dynamic data driven websites and eCommerce portals using dynamic HTML and PHP hosted on Linux with Apache, (LAMP) designed and developed backend company and client databases in MySQL and PostgreSQL. Installed and customized osCommerce, phpBB, phpWiki, Mambo and other PHP based open source applications.

Provides a hosted solution for small businesses that includes web hosting and domain registration, Linux based server administration, a suite of near off-the-shelf web applications for small businesses that include highly customizable systems for:

- website content management
- membership registration
- transaction and online payment handling and tracking
- event scheduling and calendar
- online posting for jobs, matrimonial, classifieds etc
- online photo gallery system
- online meeting minutes system
- user management and tracking

Client: Los Angeles Unified School District, Los Angeles, CA – **Sr. Systems Analyst/Architect Consultant**

Duties:

Projects

Developed/analyzed data models and browser based application GUIs for:

- Hierarchical division-wide goals reporting website for top executives. Technologies: Open ACS; TCL; Oracle; Toad; SQL; SQL Plus; Fusion Charts; Oracle Reports, HTML; .css; javascript; SVN source control
- Various internal applications for file management and manipulation; including programmatic renaming of and re-location of files and conversion of Excel files to .pdf files. Technologies: MS Visual Studio, Visual Basic; Visual Source Safe; SVN
- Internal browser based intranet system for IT consultants to record hours worked and to manage invoicing for payments to contractors. Technologies: MS Visual Studio, C#, .ASP; .Net, Crystal Reports; Oracle, SQL, SQL Plus, Visual Source Safe
- Online invoice system for construction contractors to make payment requests for LAUSD construction projects. Technologies: Open ACS; TCL; Oracle; Toad; SQL; SQL Plus; Fusion Charts; HTML; .css; javascript
- Online handling of the construction project bidding process. Technologies: Open ACS; TCL; Oracle; Toad; SQL; SQL Plus; Fusion Charts; HTML; .css; javascript

Projects included business analysis and requirements gathering for complex sets of business rules; analysis of existing Oracle database objects and data relationships; creation of data model to integrate with existing user, contract, and project and invoice data to provide functionality specific to each new or re-vamped application and to achieve single sign on (SSO) for all LAUSD applications; data conversion and cleansing as required.

Architect and/or Developed Browser Based User GUIs

Design and development of the user GUI and system functionality for the above systems using Oracle SQL, stored procedures, triggers and packages, TCL, HTML, css, javascript. LAUSD uses the Open ACS environment with AOL server and TCL for web development. Systems include reporting modules with Crystal Reports and/or Fusion Charts.

Oct. 2000 to July 2002 - Software Engineer, WebTrends Inc. / NetIQ, Portland, OR

WebTrends produces web analytic software for businesses. In 2000 they developed a data warehouse, WebTrends Webhouse, with several supporting applications collectively WebTrends Intelligence Suite to integrate website visitor data with customer data via a Siebel conduit for corporate users. Customers wanted a customizable reporting solution using Crystal Reports.

Duties:

3-Tier Client Server VB/Crystal Active X database application architect/developer



Performed business analysis for a new reports based software product. Prototyped a 3-tier client/server database application using Visual Basic & Crystal ActiveX for WebTrends to meet user requested functionality.

The prototype was developed into WebTrends Report Designer v.1.0. Architected WebTrends Report Designer database in ORACLE & MS SQL Server; wrote PL/SQL & T-SQL stored procedures & packages for application classes, functions & reports; designed WebTrends supplied reports; validated database & application components for compatibility with ORACLE v.8.0.15 to 8.17 & SQL Server v.7.0 & 2000, (i.e. VB, Crystal, other third party .dlls & ODBC

drivers in supported operating systems: Win 98, 2000 & NT); created SQL scripts to automate database creation during installation. Lead developer for WebTrends Report Designer v.2.0. Image below is a screen shot of application with open report.

Web application Java developer

Programmed J2EE classes, UI panels, web servlets & reports for the future WRC v. 5.0 w/ Borland's Jbuilder & Jakarta Tomcat w/ data entry & retrieval from My SQL, Oracle & MS SQL Server databases using JDBC. Developed UI & DB reporting components.

Apr. 2000 to Sep. 2000 - Oracle & Crystal Reports consultant, Hopkins Manufacturing Inc., Emporia, KS

Hopkins uses IFS, a third party ERP software system that incorporates Crystal Reports into its UI. Data was migrated and converted from a homegrown AS400 system into the vendor's Oracle database. Hopkins experienced excessive ongoing performance problems. IFS claimed issues were caused by poor network configuration, inadequate server hardware, inadequate in-house Oracle DBA and Crystal skills, and unique business practices. IFS charged Hopkins high consulting fees to "fix" problems; but performance problems persisted. Hopkins invested in new equipment and employee training.

Duties:

Trained staff in Crystal Reports and Oracle, but determined IT staff had adequate skills. Investigation of performance problems warranted analysis of the IFS database. IFS was unable (or unwilling) to provide a data model. Analysis determined performance issues were caused by poor database design, along with an unusual application of the Crystal ActiveX functionality that dramatically increased report generation time. Provided Hopkins with a data model and documented design problems to provide Hopkins with a means to negotiate less costly solutions with IFS until the underlying design issues could be fixed. As a work-around for improper integration of Crystal reports into the IFS UI, designed and developed a Visual Basic application with an Access database to allow scheduled batch printing of Crystal reports outside IFS when network and database traffic was lowest.

Oct. 1997 to Mar. 2000 - Software Engineer, Universal Algorithms/Collegenet Inc., Portland, OR

Universal Algorithms produces Series 25 software used by universities. Resource25 (R25) is a 3-tier client server application for event scheduling. R25 is developed using Compuware's UNIFACE, a platform independent OO development tool. R25 interfaces with student information systems, like PeopleSoft. In Nov. 1997 R25 had few internal reports. Users wanted better reporting capabilities using Crystal Reports. Database support included Oracle, SQL Server, DB2, Sybase, Informix & Compuware's Solid.

Duties:

Performed business requirements analysis for a new report delivery and management module. Designed and developed R25 reporting GUI to allow for integration of custom reports and selection parameters; use of R25's internal query engines to process data for enhanced performance and security enforcement. Developed Crystal reports that included multiple data groups & sub-reports with parameters & formulas to pass calculated data between the main report & sub-reports; formulas to convert date & boolean values to comply with all supported ODBC databases; formulas to retrieve data via date criteria where no actual date value existed, but was implied. Resolved connectivity issues between R25, Crystal & ODBC. Installed & maintained Oracle & SQL Server development databases on Linux & NT servers; performed DBA duties. Installed & configured R25 on several OS platforms and databases; configured ODBC client tools & Windows ODBC data sources for the Crystal Reports print engine. Tested R25 Webviewer, an interactive web application interfacing with R25's database using Apache web server, on several platforms, including Macintosh, & with several versions of Netscape & MS Internet Explorer. Trained internal technical staff to use Crystal Reports & the R25 reporting UI to add custom reports & user defined parameters. Designed & developed an in-house custom bug tracking system with Compuware's QATracker & automated testing scripts using QARun to interface with target application's code to create automatic testing scripts.

Jun. 1997 to Oct. 1997 – Software Engineer, PDK 3.0 Beta Coordinator, Intel Corporation, Hillsboro, OR (5 month contract)

Interfaced between PDK engineers & PDK 3.0 beta (Intel's ProShare Developer's Kit) users worldwide. PDK is a programming tool for Visual Basic, Visual C++ & Delphi developers to allow development of custom applications around Intel's ProShare Business Conferencing technology & Microsoft's ActiveX.

Duties:

Maintained PDK beta data; was liaison between PDK 3.0 beta users (software developers using the PDK ActiveX controls in their programs) & Intel PDK engineers; resolved technical issues; participated in quality control reviews; qualified bugs & increased beta participation & feedback. Designed & developed VB 5.0 applications using PDK & ActiveX controls; architected an Access database for a client project and assisted programmer in developing recordsets, tested VB tutorial & sample; tested HTML tutorial using Microsoft's ActiveX Control Pad; operated Business Video Conferencing software in several PC environments to determine operational stability & system compatibility; resolved issues related to ISDN or TCP/IP connections.

Feb. 1994 to Jun. 1997 – Help Desk Manager & Senior Support Analyst, Strohl Systems, King of Prussia, PA

Strohl Systems produces BIA (Business Impact Analysis), a specialized database application for business impact analysis, and LDRPS (Living Disaster Recovery Planning System), a structured relational database program for business continuity planning and risk management. LDRPS was the leader in the risk management space and provided OLE linking, user defined security, database customization, database maintenance utilities, import/export, customized reporting and report management with Crystal Report Writer Professional. Strohl software is its industry's leader. Strohl software was developed with Visual Basic.

Duties:

Provided highest level technical support for Strohl's software suite; managed help desk personnel; developed standard help desk procedures and ISO 9000 standards; helped train international distributors in technical support strategies, was a liaison between program developers and Strohl consultants, sales personnel and customers. Designed an in-house knowledgebase and incident tracking system. Developed Q/A standards and assisted in development of automated QA test scripts & procedures.

Performed data model analysis; designed a data conversion application for a major product upgrade; performed data conversions & validation; key player in database design & development cycle; validated data modeling; resolved conflicts related to: .dll versions, installation, .ini files, system configuration, network rights & connectivity in client/server environments; developed custom Crystal Reports; analyzed application functionality to meet customer usability objectives.

Visited client sites on consulting assignments for data scrubs, data conversion and validation or data integration with other internal databases. Provided disaster recovery expertise for fortune 500 clients & Strohl consultants to perform business impact & continuity needs analysis & to develop viable business continuity plans for effective response, recovery, resumption & restoration plans.

Apr 1993 to Jan. 1994 – Documentation Manager, Reports Analyst, Clinarium, King of Prussia, PA

Clinarium offered a suite of database applications for the pharmaceutical industry: ARIS (Adverse Event Reporting System), TRIALS (a system for medical trials reporting), and PILLS (a system for international pharmaceutical labeling.) The backend database was Oracle and the systems ran on a Sun Solaris platform.

Clinarium was an Indian owned company. Software developers were mostly Indians living in the U.S. Front office, customer support, data validation consultants and marketing were staffed by Americans and Europeans. Programming was done by teams in India. Initially, India based programmers each wrote documentation for modules they developed. Every chapter was formatted differently then these individual files were merged into one large Word document with no index or TOC. The writing consisted of long run-on sentences with an over abundance of prepositional phrases. U.S. based software users accustomed to reading concise how-to documentation, were unhappy with Clinarium's software documentation.

Duties:

Worked directly with India based programmers to re-write Clinarium's documentation to meet U.S. standards. Learned SQL to validate the Oracle database mapping on various reports to meet strict US FDA regulations for data validation. Set documentation standards & trained India based teams to maintain that standard.

Supported the development team with Visio representations of database & application schemas. Supported data validation consultants w/ resume scrubs and provided other project specific documents, helped manage staff schedules. Supported company executives by producing project proposal, project scope and legal contractual documents. Supported the marketing team by designing and developing marketing materials w/ Photoshop, PageMaker and other graphic and publishing software.

ADDITIONAL EXPERIENCE

Four years in the publishing industry, including positions as: electronic production manager for a full-color monthly magazine, Main Line Magazine, Devon, PA. Administered the magazine's internal computer network. Journalist for a publisher of seven weekly & monthly newspapers & journals for rural & military communities surrounding St. Louis, Illinois. Wrote weekly articles of public interest about local businesses & in-depth exposés on specific industries, industry trends, or historical places; took photographs and developed film to accompany articles. Sold advertisements, designed advertisements, edited articles. Journalist for college newspaper. Wrote weekly articles on a variety of topics, specialized in international and African American student representation with an emphasis on fostering cultural and religious awareness and understanding and acceptance of differences.

Four years in the civil engineering industry, including positions as a project coordinator for a private construction company in California and as a level II civil engineer inspector for New York State Department of Transportation.

EDUCATION

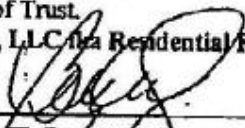
Oracle University India – Completed certificate program for Oracle DBA July 2003

Portland Community College - Completed Oracle DBA course in December 1999.


Southern Illinois University at Edwardsville, Illinois: BA in philosophy & journalism graduated 1991. GPA: 3.8/4.0 (Honors List)

Mohawk Valley Community College, Utica, New York: AS civil engineering technology, 1979 to 1981. GPA: 3.6/4.0 & AS business management, 1977 to 1979 GPA: 3.9/4.0 (Honors List)

The Betty Wright signatures look more consistent than the Michael Mead signatures, but there are problems.

Deed of Trust
Company, LLC aka Residential Funding
BY: 
NAME: Betty Wright
TITLE: Assistant Vice President

From Cathy Gebhardt's assignment


Deed of Trust
Company, LLC aka Residential Funding C
BY: 
NAME: Betty Wright
TITLE: Assistant Vice President

From Denise Subramaniam's assignment

Compare these two with the three below on the left and the two under the dialog box and the variations are more apparent.

The two signatures above are from Denise's and Cathy's assignment to LNV. To an untrained eye they look similar enough; we'll have to wait for the professional handwriting analysis.

ENTIAL FUNDING COMPANY

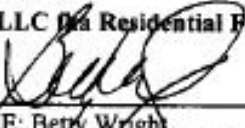
By: 
Name: Betty Wright
Title: Limited Signing Officer

From Desoto Mississippi assignment Rousseau Property

ENTIAL FUNDING COMPANY, LLC

By: 
Name: Betty Wright
Title: Limited Signing Officer

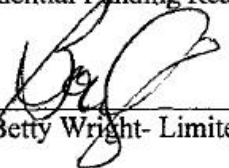
From King County Washington assignment Hwang Property

Deed of Trust
Company, LLC aka Residential Funding
BY: 
NAME: Betty Wright
TITLE: Assistant Vice President

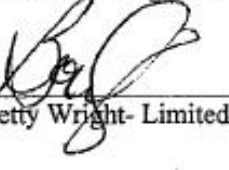
From Desoto Mississippi assignment Lindsey Property

Deed of Trust
Company, LLC aka Residential Fundi
BY: 
NAME: Betty Wright
TITLE: Assistant Vice President

From Desoto Mississippi assignment Sturgill Property


Residential Funding Real
By: 
Betty Wright- Limited

From Pottawattamie County Iowa document without Diane Meistad signature

Residential Funding Real Estate
By: 
Betty Wright- Limited Signi

From Washington County Oregon assignment already sold property

ELECTRONIC REGISTRATIO
NC

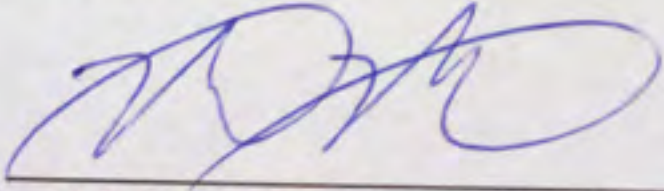

Betty Wright
Limited Signing Officer

From King County Washington assignment Bartoszek Property

These two signatures are identical – an overlay in Photoshop proves it. So these were either electronically placed or stamped. They are provable to not be wet signatures.

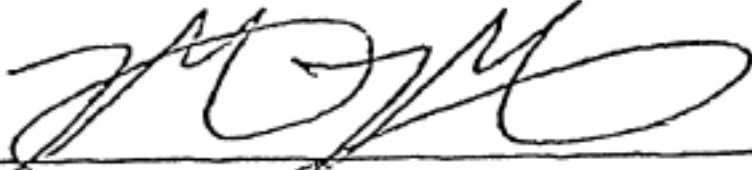
Close-up of Michael Mead signature on Robynne's allonge on previous page produced with LNV's "original note" we went to view on December 2, 2014.

DEUTSCHE BANK TRUST COMPANY
Trustee Company FKA Bankers Trust C
California, N.A. as Trustee Residential I
LLC formerly known as Residential Fur
Attorney-in Fact

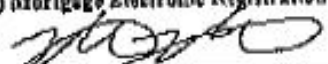
By: 
Michael Mead, Limited Signing Officer

A close-up of the Michael Mead signature on Robynne's deed assignment is below. Notice this signature looks like a different individual made it than the one above. Remember several of us have assignments dated March 10, 2008, before LNV was incorporated, with either Michael Mead or Betty Wright signatures for RFC-GMAC and Diane Meistad as notary.


y known as Bankers Trust Company) as Trustee, Resid
ential Funding Corporation Attorney-in Fact

By: 
Name: Michael Mead
Title: Limited Signing Officer

These four Michael Mead signatures each have very different characteristics.


Mortgage Electronic Registration System (MERS) Mortgage Electronic Registration System
BY: 
NAME: Michael Mead
TITLE: Assistant Vice President

From Rhonda Hardwick's assignment


Mortgage Electronic Registration System
BY: 
NAME: Michael Mead
TITLE: Assistant Vice President

From Marcia Swift's assignment


These three all have sharp points on the Ms while the Swift signature the Ms are more rounded, they almost look like Ns.

Mortgage Electronic Registration System
BY: 
NAME: Michael Mead
TITLE: Assistant Vice President

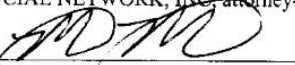
From Tarnetta Sadler's assignment

Mortgage Electronic Registration System
BY: 
NAME: Michael Mead
TITLE: Assistant Vice President

From Tuli Molina's assignment

Mortgage Electronic Registration System
BY: 
NAME: Michael Mead
TITLE: Assistant Vice President

From Marcia Swift's assignment

Mortgage/Deed of Trust.
FINANCIAL NETWORK, INC. attorney-in-fact
BY: 
NAME: MICHAEL MEAD
TITLE: Assistant Vice President

From Desoto County Mississippi assignment Ray property

RESIDENTIAL FUNDING COMPANY
By: 
Name: Michael Mead
Title: Limited Signing Officer

From Desoto County Mississippi assignment Olstead property

Comparing the Swift's Michael Mead signature to the Sadler's you can see that the pen stroke is shaky while it has a smooth flow on the Sadler's. Look at how differently the second M is formed in these two signatures. Then look at the Michael Meade signature from Tuli's assignment; the starting stroke of the first M is shaky like it's an attempt to mimic. The pen stroke on the second M starts from below the line and moves upward to a sharp point, the others start at a point midway between the top and bottom of the first M.


Compare these to the Desoto County Mississippi, Orange County North Carolina and King County Washington signatures to the right, and the two Desoto County Mississippi signatures to the left.

Michael Mead's signature is simply two letter "M"s.


This may have been by design to make it easy for multiple people to imitate the signature.

Any reasonable person without training in handwriting analysis can see that these signatures are very likely made by different individuals.

Notice how on some Ms the tops are rounded and pointed on others.

Deed of Trust.
Mortgage Electronic Registration System
BY: 
NAME: Michael Mead
TITLE: Assistant Vice President

From Desoto County Mississippi assignment Rousseau property

Mortgage Electronic Registration System
BY: 
NAME: Michael Mead
TITLE: Assistant Vice President

From Orange County North Carolina assignment Tow property

Mortgage Electronic Registration System
BY: 
NAME: Michael Mead
TITLE: Assistant Vice President

From King County Washington assignment Zong property